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(Securities Code: 3903)

July 8, 2025

(Start date of electronic provision measures: July 7, 2025)

To our shareholders:

Hiroyuki Kawamoto
Representative Director
gumi Inc.
4-34-7 Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-0023
Japan

Notice of the 18th Ordinary General Meeting of Shareholders

gumi Inc. (the “Company”) would hereby like to inform you that the 18th Ordinary General Meeting of Shareholders will be held as follows.

In convening this General Meeting of Shareholders, the Company has taken measures for providing information electronically on matters subject to electronic provision measures as per the Notice of the 18th Ordinary General Meeting of Shareholders and has posted the information on the following Internet websites.

The Company’s website: <https://gu3.co.jp/ir/> (available in Japanese only)

In addition to above, the Company has also posted information on the following Tokyo Stock Exchange (TSE) website.

TSE website (Listed Company Search):

<https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show>

Please access the TSE website above, enter “gumi” in the “Issue name (company name)” field or the Company’s securities code “3903” in the “Code” field, and click “Search.” Then, please click “Basic information” and select “Documents for public inspection/PR information.” Under “Filed information available for public inspection,” click “Click here for access” under “Notice of General Shareholders Meeting/Informational Materials for a General Shareholders Meeting.”

If you are not attending the meeting, you can exercise your voting rights via the Internet or in writing. Please review the Reference Documents for General Meeting of Shareholders included in the matters subject to electronic provision measures and exercise your voting rights by 7:00 p.m. on Tuesday, July 29, 2025 (JST).

The Company will livestream the General Meeting of Shareholders so that you can view it from your home or other locations.

1. Date and Time: Wednesday, July 30, 2025 at 10 a.m. (JST)

2. Venue: Hall, Bellesalle Nishi-Shinjuku
1F, Sumitomo Fudosan Nishi-Shinjuku Building 3
4-15-3 Nishi-Shinjuku, Shinjuku-ku, Tokyo

3. Purpose of the Meeting

Matters to be reported:

1. Business Report and Consolidated Financial Statements for the 18th fiscal year from May 1, 2024 to April 30, 2025 as well as audit results of Accounting Auditor and the Audit and Supervisory Committee for the Consolidated Financial Statements
2. Non-consolidated Financial Statements for the 18th fiscal year (from May 1, 2024 to April 30, 2025)

Matters to be resolved:

- Proposal No. 1** Election of two Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)
- Proposal No. 2** Election of one Director Who Is an Audit and Supervisory Committee Member

- ◎ Please note that parties other than shareholders, such as proxies who are not shareholders and people accompanying shareholders, will not be able to attend the General Meeting of Shareholders.
- ◎ For those attending the meeting on the day, please submit the enclosed voting form at the reception desk.
- ◎ Matters prescribed for convocation
 - (1) If your voting rights are exercised both in writing and by electromagnetic method (via the Internet, etc.), the exercise by electromagnetic method shall be deemed valid.
 - (2) If you vote more than once by electromagnetic method (via the Internet, etc.) using personal computers, smartphones, etc., the last vote shall be deemed valid.
 - (3) For the exercise of voting rights in writing, if the voting form is submitted and neither approval nor disapproval of the respective proposals is indicated, the Company will treat it as a vote for the approval of the proposal.
- ◎ If any changes to the matters subject to measures for electronic provision are required, notice to such changes will be posted on the websites that post the matters subject to measures for electronic provision along with the unrevised and revised information.
- ◎ The Reference Documents for General Meeting of Shareholders are sent, together with this convocation notice, to shareholders who have not requested paper-based documents.
- ◎ In accordance with laws and regulations and the provisions of Article 16 of the Company's Articles of Incorporation, the following items are omitted from the documents sent to shareholders who have requested paper-based documents. Therefore, these documents constitute part of the documents that are audited by the Audit and Supervisory Committee and the Accounting Auditor when preparing the Audit Report.
 - Matters Related to Share Acquisition Rights, Etc. of the Company, Status of the Accounting Auditor, Systems for Ensuring the Properness of Operations and Operation Status of the Relevant Systems, Consolidated Statement of Changes in Equity, Notes to Consolidated Financial Statements, Non-consolidated Statement of Changes in Equity, and Notes to Non-consolidated Financial Statements

Reference Documents for General Meeting of Shareholders

Proposal No. 1 Election of two Directors (Excluding Directors Who Are Audit and Supervisory Committee Members)

The terms of office of all two Directors (excluding Directors who are Audit and Supervisory Committee Members; applicable to the rest of this proposal) will expire at the conclusion of this General Meeting of Shareholders.

Therefore, the Company proposes the election of two Directors. This proposal has been reported by the Nomination and Remuneration Committee, which is composed of outside officers, and has been reviewed by the Audit and Supervisory Committee, which found no special matters to be mentioned.

The candidates for Director are as follows:

| Candidate No. | Name Date of birth | Career summary, position and responsibility in the Company, and significant concurrent positions outside the Company | Number of the Company's shares owned |
|---------------|--|--|--------------------------------------|
| 1 | Hiroyuki Kawamoto (March 23, 1979) Reappointment | <p>Apr. 2002 Joined Development Bank of Japan (currently Development Bank of Japan Inc.)</p> <p>Apr. 2008 Transferred to New Business Investment Co., Ltd. (currently DBJ Capital Co., Ltd.)</p> <p>Aug. 2011 Joined the Company Executive Officer</p> <p>Nov. 2011 Board Director, the Company</p> <p>Mar. 2016 Executive Vice President & COO, the Company</p> <p>Jul. 2018 Representative Director and President, the Company (to the present)</p> <p>Significant concurrent positions outside the Company</p> <p>CEO, FgG, Inc.</p> <p>Director, Grams, Inc.</p> <p>Director, gumi Asia Pte. Ltd.</p> <p>Managing Director, gumi Taiwan Ltd.</p> <p>CEO, gumi ventures, Inc.</p> <p>Representative Director and President, gumi X Reality Inc.</p> <p>Representative Director and President, Tokyo XR Startups Inc.</p> <p>Director, gumi America, Inc.</p> <p>Representative Director and President, gumi Cryptos Inc.</p> <p>Director, gC Labs Inc.</p> <p>Director, gC Incubation Pte. Ltd.</p> | 995,800 |

| Candidate No. | Name Date of birth | Career summary, position and responsibility in the Company, and significant concurrent positions outside the Company | Number of the Company's shares owned |
|---------------|---|---|--------------------------------------|
| 2 | Makoto Motoyoshi (January 21, 1983) Reappointment | <p>Apr. 2007 Joined Shinsei Bank, Limited (currently SBI Shinsei Bank, Limited)</p> <p>Jul. 2012 Seconded to the Company</p> <p>Feb. 2014 Joined the Company</p> <p>Jul. 2014 Executive Officer, the Company</p> <p>Jul. 2016 Board Director, the Company (to the present)</p> <p>Significant concurrent positions outside the Company</p> <p>Auditor, Grams, Inc.</p> <p>Director, gumi ventures, Inc.</p> <p>Auditor, gumi X Reality Inc.</p> <p>Auditor, Tokyo XR Startups Inc.</p> <p>Auditor, gumi Cryptos Inc.</p> | 778,600 |

- Notes:
1. There is no special interest between any of the candidates for Director and the Company.
 2. The number of the Company's shares held by each candidate for Director is the number of shares held as of April 30, 2025.
 3. Reasons for nominating Hiroyuki Kawamoto as a candidate for Director
In addition to specialized knowledge and abundant practical experience acquired during his tenure at financial institutions, Hiroyuki Kawamoto has abundant experience and broad insight regarding the overall corporate realm such as accounting, IR, M&A, financial strategy and internal control and plays an extremely important role in deciding and executing the Management Policy and the Business Strategy. Accordingly, the Company proposes his election as Director as it expects that his aforementioned experience, accomplishments, etc. will continue to benefit the decision-making of the Company's Board of Directors and contribute to increasing the Company's corporate value.
 4. Reasons for nominating Makoto Motoyoshi as a candidate for Director
In addition to specialized knowledge and abundant practical experience during his tenure at financial institutions, Makoto Motoyoshi has abundant experience and broad insight regarding the Group's business in Japan and overseas, financial strategy and investment. Accordingly, the Company proposes his election as Director as it expects that his aforementioned experience, accomplishments, etc. will continue to benefit the decision-making of the Company's Board of Directors and contribute to increasing the Company's corporate value.
 5. The Company has entered into a directors and officers liability insurance ("D&O insurance") policy as provided for in Article 430-3, paragraph (1) of the Companies Act with an insurance company, thereby covering damages that may arise from the insured persons, including Directors of the Company, being held liable for the execution of their duties or receiving claims related to the pursuit of such liability. If each candidate is elected and assumes the office as Director, each of them will be the insured under the D&O insurance policy. In addition, when the policy is renewed, the Company plans to renew the policy with the same terms.

Proposal No. 2 Election of one Director Who Is an Audit and Supervisory Committee Member

Yusuke Ohaku, who is a current Director who is an Audit and Supervisory Committee Member, will resign at the conclusion of this General Meeting of Shareholders. Thus, the Company proposes the election of one Director who is an Audit and Supervisory Committee Member.

The term of office of the Director who is an Audit and Supervisory Committee Member elected at this General Meeting of Shareholders will be until the time of expiration of the term of office of the reigned Director who is an Audit and Supervisory Committee Member in accordance with the provisions of the Company's Articles of Incorporation.

In addition, the consent of the Audit and Supervisory Committee has been obtained for this proposal.

The candidate for Director who is an Audit and Supervisory Committee Member is as follows:

| Name Date of birth | Career summary, position and responsibility in the Company, and significant concurrent positions outside the Company | Number of the Company's shares owned |
|--|--|--|
| Yuichiro Arai (January 15, 1972) New candidate | Apr. 1994 Joined The Sanwa Bank, Ltd. (currently MUFG Bank, Ltd.) | — |
| | Apr. 2001 Deputy General Manager, Tokyo Corporate Sales Department 5, The Sanwa Bank, Ltd. | |
| | Jul. 2006 Research Officer, European Planning Department, European Headquarters; Deputy Branch Manager, London Branch, The Bank of Tokyo Mitsubishi UFJ, Ltd. | |
| | Jan. 2010 Senior Research Officer, Human Resources Department, The Bank of Tokyo Mitsubishi UFJ, Ltd. | |
| | Feb. 2015 Deputy General Manager, Asia Corporate Banking (New York), MUFG Union Bank, N.A. | |
| | May 2019 General Manager, Japanese Corporate & Investment Banking Business Planning Division, MUFG Bank, Ltd. | |
| | Apr. 2020 General Manager, Corporate Banking Division No. 8, Corporate Banking Group No. 2, MUFG Bank, Ltd. | |
| | May 2023 Deputy General Manager, Digital Currency Business Division, DeCurret DCP Inc. | |
| | Oct. 2023 General Manager, Sales Division, DeCurret DCP Inc. | |
| | Apr. 2024 Managing Executive Officer, General Manager, Sales Division, DeCurret DCP Inc. | |
| | Apr. 2025 Managing Executive Officer, SBI SECURITIES Co., Ltd. (to the present) | |
| | Significant concurrent position outside the Company Managing Executive Officer, SBI SECURITIES Co., Ltd. | |

- Notes:
1. A capital and business alliance agreement has been executed on December 22, 2022 between SBI Holdings, Inc., which controls the company to which Yuichiro Arai, a candidate for Director who is an Audit and Supervisory Committee Member belongs, and the Company.
 2. The number of the Company's shares held by the candidate for Director who is an Audit and Supervisory Committee Member is the number of shares held as of April 30, 2025.
 3. Yuichiro Arai is a candidate for Outside Director.
 4. Reasons for nominating Yuichiro Arai as a candidate for Outside Director who is an Audit and Supervisory Committee Member and expected roles
Yuichiro Arai is a Managing Executive Officer of SBI SECURITIES Co., Ltd. A capital and business alliance agreement has been executed between SBI Holdings, Inc. and the Company. This agreement stipulates that one person recommended by SBI Holdings, Inc. will be appointed by the Company as an Outside Director. Yuichiro Arai has gained extensive business experience at MUFG Bank, Ltd. and DeCurret DCP Inc., and other companies, and he has been engaged in the management of enterprises. Accordingly, the Company proposes his election as Director who is an Audit and Supervisory Committee Member, as it expects that his aforementioned experience, accomplishments, etc. will contribute to increasing the Company's corporate value.
 5. The Company has entered into an agreement with Outside Directors to limit their liability for damages in cases that meet the requirements specified by laws and regulations regarding liability for damages under Article 423, paragraph (1) of the Companies Act. If the candidate is elected and assumes the office as Director who is an Audit and Supervisory Committee Member, the Company plans to enter into the same agreement with him.
 6. The Company has entered into a directors and officers liability insurance ("D&O insurance") policy as provided for in Article 430-3, paragraph (1) of the Companies Act with an insurance company, thereby covering damages that may arise from the insured persons, including Directors of the Company, being held liable for the execution of their duties or receiving claims related to the pursuit of such liability. If the candidate is elected and assumes the office as Director who

is an Audit and Supervisory Committee Member, he will be the insured under the D&O insurance policy. In addition, when the policy is renewed, the Company plans to renew the policy with the same terms.

(Reference)

If Proposals No. 1 and No. 2 are approved, key knowledge and experience possessed by Directors will be as follows.

| Name | Position at the Company | Knowledge and experience that the Company expects from Directors | | | | | | |
|-------------------|---|--|--------|-----------------|---------------------|----------------------|----------------------------|-------------------------------|
| | | Corporate management / business strategy | Global | IT / technology | HR / HR development | Financial accounting | Legal affairs / compliance | Internal control / governance |
| Hiroyuki Kawamoto | Representative Director | ○ | ○ | ○ | | | ○ | ○ |
| Makoto Motoyoshi | Director | ○ | ○ | ○ | ○ | ○ | | |
| Kenji Shimizu | Outside Director Audit and Supervisory Committee Member | | | | | ○ | ○ | ○ |
| Yuichiro Arai | Outside Director Audit and Supervisory Committee Member | ○ | ○ | ○ | ○ | ○ | | |
| Daisuke Okazaki | Outside Director Audit and Supervisory Committee Member | ○ | | ○ | ○ | ○ | | |
| Kenji Kobayashi | Outside Director Audit and Supervisory Committee Member | ○ | | ○ | ○ | ○ | | ○ |
| Keiko Masuda | Outside Director Audit and Supervisory Committee Member | ○ | | | ○ | | | |